

# EXHIBIT C

REGARDING YOUR POLICY NUMBER: 96912-19-03

NOT AN ADVERTISEMENT - PLEASE READ CAREFULLY

### RECONSTRUCTION COST AND YOUR COVERAGE A (DWELLING) AMOUNT

This document contains important information about your insurance coverage. Please review this information carefully.

#### Do You Think You Have Enough Coverage?

At renewal your policy will provide \$119 per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

When you first obtained your policy, Farmers® used an estimating program to calculate a reconstruction cost estimate for your home. This was an estimate, not a guarantee of reconstruction costs.

For this renewal offer we have applied a reconstruction cost factor as part of the annual renewal process. Since we do not unilaterally reduce the Coverage A amount at renewal, there will be no change in the Coverage A amount if application of the factor would result in a decrease in the Coverage A amount. The chart below shows the amount for which we have offered to insure your home at renewal as well as the Coverage A amount on your existing policy. We will calculate a new estimate, rather than apply the reconstruction cost factor, upon request or when you notify us of changes to the features of your home.

<b>Coverage A (Dwelling) Amount offered to insure your home:</b>	\$ 435,000
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<b>Existing Coverage A (Dwelling) Amount:</b>	\$ 435,000
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Please review the next page to make sure the details about your home are correct, and let me know of any necessary changes. Changes to these details could result in a change to the reconstruction cost estimate. Feel free to contact me at any time if you want a new estimate calculated or if you want to make a change to the amount for which your home is insured.

**It's important to understand that reconstruction cost is not the same as the market value of your home.**

#### Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

#### Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account the location, the desirability of the property, changes in the housing market, and the economy. It does not take into account the cost to build a new home.

#### Do You Need Help?

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

If you have questions about your coverage or the Coverage A amount offered for your home with this renewal offer please contact my office at 210-822-1560. As your Farmers Agent, I am committed to providing you with excellent service.

Sincerely,

MICHAEL J. WOODS



**Questions to consider when you are determining your coverage:**

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

**Information We Have About Your Home.**

Please review the information below about your home for accuracy. Additionally, keep in mind that the amount for which we have offered to insure your home is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

<b>ZIP Code:</b>	78209
<b>Year Built:</b>	1979
<b>Square Footage:</b>	3,666
<b>Style or Number of Stories:</b>	1 STORY
<b>Kitchen Quality Grade:</b>	UPGRADED (CUSTOM)
<b>Foundation Type:</b>	CEMENT SLAB (INCL. BASEMENTS)
<b>Foundation Shape:</b>	IRREGULAR
<b>Roof Material:</b>	SHEET METAL PANEL
<b>Garage Type:</b>	1 CAR CARPORT
<b>Interior Wall Construction Material:</b>	DRYWALL/SHEETROCK
<b>Basement:</b>	NO
<b>Number of Units:</b>	1

Please note that the above information is not an all inclusive list of the individual home features that would be used to recalculate your estimate, but would be major contributors to the development of that estimate. If you desire a complete list of all home features or any other information, please contact me so I can provide that information. Please see the next page for definitions of selected reconstruction cost terms.

**There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.**

**Extended Replacement Cost coverage:** With this coverage and subject to its provisions, we pay to repair or replace damage from a loss covered under Coverage A up to an additional 25% or 50% of the Coverage A amount, depending on which percentage options, if any, are available in your state for your policy form. If your policy does not have this coverage, or if a higher coverage limit is available, you may consider adding or increasing this coverage for an additional premium. This coverage may provide an additional layer of protection as your policy *does not* provide Guaranteed Replacement Cost coverage.

**Building Ordinance or Law coverage:** Your policy has limited Building Ordinance or Law coverage to pay for costs that result from having to rebuild in compliance with updated building codes. You may be able to increase the amount of this coverage for additional premium.

**Options to Choose a Reduced Coverage A (Dwelling) Amount:** Depending upon your state, there may be several options to insure your home for lower limits and/or less coverage.

**Personal Property:** You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

**Please contact me to discuss any of the coverages or options listed above.**

**Selected Definitions**

Term	Definitions
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: The total square footage does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.
Reconstruction Cost Factor	This Factor is applied as part of the annual renewal process. The Factor may be based on the approximate difference between a current and former reconstruction cost estimate program and/or may reflect the changes in the cost of materials and labor required to rebuild a home in your area.
Kitchen Quality Grade	<p>Basic (Economy): Lowest cost materials and features.</p> <p>Builders Grade (Standard): Common to tract construction.</p> <p>Upgraded (Custom): Remodeled or upgraded from typical tract construction.</p> <p>Luxury (High End): Highest quality materials and fixtures. Common in "high value" homes.</p>

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**FARMERS NEXT GENERATION HOMEOWNERS POLICY**

TEXAS FARMERS INSURANCE COMPANY, AUSTIN, TEXAS

A Reciprocal Company

**DECLARATIONS****HOMEOWNERS****Replaces all prior Declarations, if any****TRANSACTION TYPE:** OFFER OF RENEWAL

Account number: W377114729

The Policy Period is effective as shown below and after the time for which applied.

POLICY NUMBER	POLICY PERIOD			POLICY EDITION
	FROM:	TO:	STANDARD TIME	
96912-19-03	07-27-2014	07-27-2015	12:01 A.M.	01

ISSUING OFFICE:

P.O. BOX 149044

AUSTIN, TX 78714

This policy will continue for successive policy periods, if: (1) we elect to continue this insurance, and (2) if you pay the renewal premium for each successive policy period as required by our rates, rules, forms and premium plans then in effect.

**NAMED INSURED AND MAILING ADDRESS:**

SUSAN SIDEMAN AND MARK SIDEMAN

**LOCATION OR DESCRIPTION OF RESIDENCE PREMISES:**

(Same as mailing address unless otherwise stated.)

1776 NACOGDOCHES RD

SAN ANTONIO TX 78209-2737

**COVERAGES** - We insure you for the coverages and limits indicated as covered by a specific limit or other notation. Those Section I Extensions of Coverage and Section II Liability Extensions of Coverage that are not shown below apply as described in the policy.

SECTION I - PROPERTY				SECTION II - LIABILITY	
A - DWELLING	B - SEPARATE STRUCTURES	C - PERSONAL PROPERTY	D - LOSS OF USE	E - PERSONAL LIABILITY	F - MEDICAL PAYMENTS TO OTHERS
\$435,000	\$43,500	\$326,250	\$174,000	Each Occurrence \$500,000	Each Person \$5,000
SECTION I - EXTENSIONS OF COVERAGE				SECTION II - LIABILITY EXTENSIONS OF COVERAGE	
EXTENDED REPLACEMENT COST - COVERAGE A	CONTENTS REPLACEMENT COST - COVERAGE C	BUILDING ORDINANCE OR LAW	IDENTITY FRAUD COVERAGE	PERSONAL INJURY	LOSS ASSESSMENT
\$108,750	COVERED	10%	\$30,000	COVERED	NOT COVERED
					<b>ANNUAL PREMIUM</b>
					\$2,853.11

**ENDORSEMENTS**

ENDORSEMENT NUMBER	EDITION NUMBER	DESCRIPTION
J6254	2ED	INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY
J6260	2ED	RESIDENCE GLASS - WAIVER OF DEDUCTIBLE ENDORSEMENT
J6898	1ED	ENDORSEMENT AMENDING GENERAL CONDITIONS
TX184	1ED	EXCLUSION OF MARRING OF METAL ROOF MATERIALS
TX191A	1ED	AMENDATORY ENDORSEMENT - DEDUCTIBLES

**DISCOUNTS**

AUTO/HOME, NON SMOKER, AND CLAIM FREE DISCOUNTS HAVE BEEN APPLIED TO YOUR POLICY.

**DEDUCTIBLES**

POLICY ACTIVITY Do not pay - invoice sent separately

Deductible Clause 1 - Windstorm or Hailstorm	\$2,175	\$	Previous Balance	
Deductible Clause 2 - Tropical Cyclone	\$2,175	2,853.11	Premium	
Deductible Clause 3 - All Other Covered			Fees *	
Loss or Damage	\$1,000		Payments or Credits	
		\$	Total *	
		INSURED PAYS		
		* SEE ADDITIONAL FEE INFORMATION BELOW		

ANY "TOTAL" BALANCE OR CREDIT \$7.00 OR LESS WILL BE APPLIED TO YOUR NEXT BILLING. BALANCES OVER \$7.00 ARE DUE UPON RECEIPT.

This Declarations page is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

AGENT: MICHAEL J. WOODS

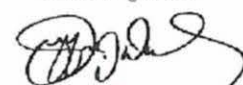
AGENT PHONE: (210) 822-1560 AGENT NUMBER: 19 47 339

56-5564 3RD EDITION 10-11 96912-19-03

(Continued on the Reverse Side)

06-03-2014

Countersignature



Authorized Representative

CS564311

FGI000194

Additional Premises Section II - Liability Coverage. Purpose of use is residential, unless stated otherwise.

#### MESSAGES

INSURED PAYS PREMIUM.  
IN THE EVENT OF A LOSS, AT ANY TIME, CALL US AT 1-800-HELPPPOINT (1-800-435-7764)

#### MORTGAGEE OR OTHER INTEREST:

LOAN NUMBER 80025447  
SAN ANTONIO FEDERAL CREDIT UN  
ISA0A  
PO BOX 758  
SAN ANTONIO, TX 78293-0758

#### ADDITIONAL MORTGAGEE OR OTHER INTEREST:

#### Mortgagee Deductible Clause

For any loss in which only the mortgagee's interest is adjusted and settled, not including any interest you may have in the property or loss, the applicable deductible under Section I - Property Deductible, Clause 2, **Tropical Cyclone**, will be the smallest of the following amounts:

1. the deductible in the Declarations or renewal notice, or
2. 5% of the Coverage A Dwelling **stated limit**.

The Section I - Property Deductibles as stated in the Declarations or renewal notice will apply to settlement of any interest you may have in covered-property or loss.

#### Additional Fee Information

The "Fees" identified in the "Policy Activity" section above apply on a per-policy, not an account basis. The following additional fees also apply.

In consideration of our agreement to allow you to pay in installments, the following service fee(s) will apply:

For the Monthly Recurring Electronic Funds Transfer (EFT) and fully enrolled in on-line billing (paperless) option, a service charge of \$0.00 per installment is applied per account.

For other Monthly EFT payment plans, a service charge of \$2.00 per installment is applied per account.

For all payment plans other than those listed above, a service charge of \$5.00 per installment is applied per account for each installment of \$105.00 or more and a service charge of \$3.00 is applied per account for each installment of less than \$105.00.

If your account is for the payment of premiums on more than one policy, any change in these fees will not be effective until the updated service fee information is provided for each of the policies.

In addition, the following fees also apply:

LATE FEE: \$10.00 (applied per account)

RETURNED PAYMENT CHARGE: \$25.00 (applied per each check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)

REINSTATEMENT FEE: \$25.00 (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable law.



**IMPORTANT INFORMATION ABOUT YOUR POLICY**

The new endorsement TX191A 1st Edition Amendatory Endorsement - Deductibles is now part of your policy. This endorsement modifies your policy. A brief summary of the changes made by this 1st Edition endorsement as compared to your prior policy is set forth below. Please carefully read this notice, this endorsement and your policy to determine how this endorsement changes your policy and the coverage now provided. Please keep this endorsement with your other insurance papers.

This endorsement provides that we may change your policy deductible(s) at the renewal of your policy. If we do, we will provide a legally required notice that explains the change(s).

Since the policy with all of its endorsements (including the one below) is your contract with us, it takes precedence over any other explanatory supplement, including this opening notice. If you have any questions about these changes or other insurance needs please contact your Farmers® agent.

**AMENDATORY ENDORSEMENT - DEDUCTIBLES**

**TX191A**  
**TEXAS**  
**1st Edition**

The following sections of the noted policies are amended:

- Farmers Next Generation ® Homeowners Policy, **SECTION I - PROPERTY COVERAGE, PROPERTY CONDITIONS, 8. Property Deductibles;**
- Texas Homeowners Condominium Policy - Form B, **SECTION I - DEDUCTIBLE;**
- Texas Homeowners Tenant Policy - Form B, **SECTION I - DEDUCTIBLE;**
- Texas Dwelling Policy - Form 1, **COVERAGES, DEDUCTIBLE;**
- Texas Family Home Policy, **SECTION I - PROPERTY DEDUCTIBLES;** and
- Texas Homeowners Policy - Form A, **SECTION I - DEDUCTIBLES;**

with the following added as a separate paragraph:

It is agreed that we may change your policy deductible(s) at renewal of your policy. If we change your policy deductible(s) at renewal, we will provide a legally required notice to you that explains the change(s).

This endorsement is part of your policy. All other policy terms and conditions apply.



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Thank you for choosing Farmers®! Our commitment to you has never been stronger. With a new benefit that is a part of your policy, Farmers is now making it possible for you to replace and repair your property at a discount.

You can use this new benefit  
to help prevent losses

Now, you can prevent losses by replacing your old, worn out property before you suffer a loss. Take advantage of discounts through the additional benefits program. It's Farmers way of helping you to replace your personal property and update the appliances in your home at a reduced price.

Access these special negotiated discounts at  
[www.myfarmersdiscounts.com](http://www.myfarmersdiscounts.com).



25-6156 6-11



A6156101

## *Important Notice About Your Residential Policy Renewal Premium*

Dear Valued Customer,

We are writing to tell you that the renewal premium on your residential insurance policy will be more than it was last year.

*If you would like to discuss alternative coverages and deductibles as ways to lower your premium, please contact your Farmers® agent who will be happy to assist you.*

You may wonder why premiums increase. Several reasons why residential insurance policy premiums increase are discussed below.

**Rate increases** can result in increased premiums. Sometimes, we must increase rates in order to meet our obligations to pay increased claims amounts and expenses to settle claims. When costs of building materials and labor increase, the costs of rebuilding homes for customers increase, too.

**A change in a discount** can also mean an increase in your premium. The amount of the discount could have changed. Or, your policy may no longer be eligible for the discount. Some discounts, like the new home discount, are for a set period of time and other discounts, such as the Auto/Home discount, are dependent on other policies you have with Farmers. If the time the discount is available ends or you no longer have the complementary policy needed for a discount, the discount is removed and your premium can increase.

**Coverage amounts** offered at renewal may be higher than under your expiring policy because Farmers may have estimated that the reconstruction costs of your home have increased. For many policies with replacement cost coverage, Farmers uses an estimating program to calculate a reconstruction cost estimate for your home. That estimate may increase due to changes to the specific characteristics of your home, as well as general increases in labor and material costs. The estimate is not a guarantee.

Please contact your Farmers® agent with any questions or concerns you have. Thank you for insuring your residential property with Farmers. We appreciate your business.

## Your Deductible(s) May Change - Please Read Carefully

Your policy has a deductible(s) that applies to covered losses. Deductibles may be based as either a stated dollar amount or as a percentage of a Coverage A Dwelling limit of insurance (or a Coverage B Personal Property limit if your policy is the Texas Homeowners Condominium Policy - Form B or the Texas Homeowners Tenant Policy - Form B). The exact dollar amount of the deductible(s) that applies to your policy, even if based as a percentage of your coverage limit, can be found in the Deductible section of your policy's Declarations page.

Your policy includes an endorsement, TX191 (or TX191A) Amendatory Endorsement - Deductibles, which provides that we may change your deductible(s) at the renewal of your policy. Also if your policy is the Farmers Next Generation® Homeowners Policy, under General Conditions Applying to the Entire Policy, we may make adjustments to the stated limits of insurance as explained under the condition Renewal and Refusal to Renew.

Your exact dollar amount of deductible(s) may change if it is based on a percentage of your Coverage A Dwelling limit (or Coverage B Personal Property limit if your policy is the Texas Homeowners Condominium Policy - Form B or the Texas Homeowners Tenant Policy - Form B) and your coverage limit changes at the renewal of your policy. Your deductible(s) may also change if at the renewal of your policy you no longer qualify for the deductible you previously selected or if we no longer offer the deductible(s) you previously selected.

Please be sure to carefully review your policy deductibles and if you have any questions, contact your Farmers® agent.

25 5008 6-13

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### **IMPORTANT NOTICE**

To obtain information or make a complaint:

You may contact your agent at the telephone number indicated on the declaration page attached to this policy.

You may call Farmers Insurance's toll-free telephone number for information or to make a complaint at

**1-800-225-0011**

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at

**1-800-252-3439**

You may write the Texas Department of Insurance

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771

Web: <http://www.tdi.state.tx.us>  
E-mail: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

### **INSURANCE WEBSITE NOTICE:**

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

**[www.helpinsure.com](http://www.helpinsure.com)**

### **PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

### **ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

### **AVISO IMPORTANTE**

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono indicado en la declaracion de su contrato de seguro.

Usted puede llamar al numero de telefono gratis de Farmers Insurance's para informacion o para someter una queja al

**1-800-225-0011**

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al

**1-800-252-3439**

Puede escribir al Departamento de Seguros de Texas

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 475-1771

Web: <http://www.tdi.state.tx.us>  
E-mail: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)

### **ANUNCIO DEL SITIO WEB DE SEGUROS:**

Para obtener formas de comparacion de precios y póliza y otra informacion acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Público de Seguros:

**[www.helpinsure.com](http://www.helpinsure.com)**

### **DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

### **UNA ESTE AVISO A SU POLIZA:**

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

## Important Notice About Optional Coverages

Dear Valued Customer,

This form lists the optional coverages that Farmers® offers so you may enhance and tailor your policy. To find out if you already have an optional coverage, please refer to your Declarations Page.

There is a charge for most of the optional coverages listed on this form. For some of them, you will need to meet certain criteria that we've established before you can add them to your policy. If you're interested in adding an optional coverage that you don't have right now, please contact your Farmers agent,

MICHAEL J. WOODS at (210) 822-1560.

We've included the following descriptions to give you an idea of how these features would benefit you in the event of a covered loss. These descriptions simply summarize the optional coverages. Once you purchase an optional coverage, be sure to read that coverage's endorsement form to understand all of its provisions. The language of the endorsement takes precedence over these summaries.

**BUSINESS PURSUITS** - This optional coverage will insure your business pursuits like an incidental office, professional, private school, child care or studio. Items that are valuable to your home business can be covered for unexpected losses at or away from your home, that could affect you financially.

**ECO REBUILD COVERAGE** - This optional coverage will provide up to \$25,000 in the event of a covered loss for extra costs to rebuild, repair or replace with green contents and materials. For example, if your dishwasher is damaged or destroyed from a covered loss you can upgrade your dishwasher with the more expensive energy star models.

**FINE ARTS ENDORSEMENT** - Imagine your collectible artwork is damaged or destroyed. Your basic policy might not provide enough coverage. This optional coverage is available to cover your fine art. In the event of a coverage loss, this insurance covers the replacement of your personal treasures.

**GUN ENDORSEMENT** - This optional coverage insures your valuable firearms located in or away from the insured's residential premises.

**IDENTITY SHIELD** - With Farmers Identity Shield you receive online credit report, credit monitoring 24 hours a day with quick e-mail notification whenever there is something abnormal in your credit file, monitoring public records like property records and criminal records, 24 hour access to identity experts who can assist you if you ever become a victim of identity crimes and identity recovery process. In case you are a victim of identity theft, you would be reimbursed up to \$28,500 for expenses related to your recovery. Also you would be covered up to \$1,500 for a covered identity fraud loss, such as unauthorized use of your credit or debit cards.

**JEWELRY ENDORSEMENT** - This optional coverage insures full value of your valuable jewelry or watches, including damage to your ring.

**PERSONAL INJURY** - This optional coverage will cover those damages which an insured becomes legally obligated to pay because of personal injury resulting from an occurrence to which this coverage applies. Personal injury means any

injury arising from false arrest, imprisonment, malicious prosecution and detention; the wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, home, or premises that a person occupies when committed by or on behalf of its owner, landlord, or lessor; libel, slander, defamation of character; discrimination because of race, color, religion or national origin.

PERSONAL PROPERTY AT OTHER RESIDENCE - This optional coverage insures personal property at an insured's residence which is other than the residence premises.

RESIDENCE GLASS - This optional coverage insures for damages to residence glass caused by breakage of or by chemicals applied to such glass if permanently attached to the dwelling or other structures on the residence premises, including storm windows and doors not permanently attached. We will also pay for making temporary repairs, resulting damage to encasing frames, and removing or replacing obstructions because of covered loss of glass.

SEWER & DRAIN DAMAGE - This optional coverage covers damage to property caused by water from a sudden and accidental discharge from a plumbing system, sump, sump pump, or sump pump well on the residence premises, or from a system designed to drain sub surface water away from a foundation, or from water reverse-flow, or from water below the surface of the ground.

Please visit [www.farmers.com/clickable-house/house.html](http://www.farmers.com/clickable-house/house.html) to explore coverage details.

Insurance is underwritten by Farmers Insurance Exchange and other affiliated insurance companies. A listing of these companies can be viewed at [www.farmers.com](http://www.farmers.com). Not all insurers are authorized to provide insurance in all states. Coverage is not available in all states. In Texas, insurance is underwritten by Texas Farmers Insurance Company (Austin, TX), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA). In Washington, insurance is underwritten by Farmers Insurance Company of Washington (Mercer Island, WA), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA).



# Farmers® Privacy Notice

*In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.*

You trust us with an important part of your financial life. We are proud of our privacy policies and procedures and encourage you to review them carefully.

This notice from the member companies of the Farmers Insurance Group of Companies® listed on the back of this notice\* describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family or household purposes. ***When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.***

## Information we collect

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

## How we protect your information

At Farmers, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

## Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

## Sharing information with affiliates

The Farmers family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.



We may disclose nonpublic personal information, as described under **Information we collect**, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates information about our transactions and experiences with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

### **Your choice**

If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out Form or respond to us in any way.

**If you have previously submitted a request to opt-out on each of your policies, no further action is required.**

If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive the form.

### **Modifications to our privacy policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

### **Website**

Our website privacy notices, such as the one located at [farmers.com](http://farmers.com), contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Farmers over the Internet.

### **Recipients of this notice**

We are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Farmers. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

### **More information about the federal laws**

This notice is required by federal law. If you would like additional information about these federal laws, please visit our website at [farmers.com](http://farmers.com).

### **Signed:**

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.); Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc.; Farmers New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC<sup>\*\*</sup>; FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; Leschi Life Assurance Company, FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Prematic Service Corporation (California), Prematic Service Corporation (Nevada), Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company and Neighborhood Spirit Property and Casualty Company.

<sup>\*</sup>The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the Farmers Insurance Group of Companies.

<sup>\*\*</sup>You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at [www.sipc.org](http://www.sipc.org). For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website at [www.finra.org](http://www.finra.org).

SUSAN SIDEMAN AND MARK SIDEMAN

1776 NACOGDOCHES RD  
SAN ANTONIO TX 78209-2737

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Dear Customer:

Thank you for giving us the opportunity to once again service your insurance needs. We are committed to providing you with the best customer service at the lowest possible cost.

The accompanying Declarations Page shows your current coverages resulting from the recent changes made to your policy. Please review your policy changes and file them in a safe place with your original policy documents.

If you have any questions regarding the changes made to your policy, or if you would like information about other coverages that we may be able to provide, feel free to contact me.

Again, thank you for choosing us for your insurance protection.

Sincerely,

**MICHAEL J. WOODS**

Your Farmers® Agent

(210) 822-1560

<http://www.farmersinsurance.com>

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MICHAEL J. WOODS  
8620N NEW BRNFLS 527  
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